

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-17847-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Muhammad Zehran  
aka Amar M Zehran, aka Amir M Zehran  
21 Bergen Place  
Mahwah, NJ 07430

Social Security No.:  
xxx-xx-2780

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after July 6, 2021 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: June 4, 2021  
JAN: rh

Jeanne Naughton  
Clerk

United States Bankruptcy Court  
District of New Jersey

In re:  
Muhammad Zehran  
Debtor

Case No. 18-17847-RG  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jun 04, 2021

User: admin  
Form ID: clsnodsc

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:**

| Recip ID | Recipient Name and Address                                |
|----------|---|
| db       | + Muhammad Zehran, 21 Bergen Place, Mahwah, NJ 07430-1168 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: usanj.njbankr@usdoj.gov         | Jun 04 2021 21:15:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg      | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jun 04 2021 21:15:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2021 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| Bonnie M. Weir        | on behalf of Creditor Emigrant Mortgage Company Inc. bmw@weirlawfirm.com |
| Edward J Zohn         | on behalf of Creditor Emigrant Mortgage Company Inc. ezohn@zohnlaw.com   |
| Kevin Gordon McDonald |  |

District/off: 0312-2  
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Page 2 of 2  
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on behalf of Creditor DLJ Mortgage Capital Inc kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg  
magecf@magtrustee.com

Sindi Mncina  
on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF9 Master Participation Trust smncina@raslg.com

Sindi Mncina  
on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST  
smncina@raslg.com

Todd S Cushner  
on behalf of Debtor Muhammad Zehran todd@cushnerlegal.com alyssa@cushnerlegal.com;jrufo@cushnerlegal.com

U.S. Trustee  
USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 8